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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on	Eliseo	Lauren
	your government-issued picture identification (for example, your driver's	First name	First name
	license or passport).	Middle name	Middle name
	Bring your picture	Martinez	Martinez
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	Lauren Van De Winkle	
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2922	xxx-xx-7286

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Eliseo Martinez Debtor 1 Debtor 2 Lauren Martinez

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	■ I have not used any business name or EINs.			
Include trade names and doing business as names		Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		1165 Willoby Lane				
		Elgin, IL 60120 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Kane	, ,,			
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

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8/17/17 2:54PM Page 3 of 62 Document Debtor 1 Eliseo Martinez Debtor 2 **Lauren Martinez** Case number (if known) Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ■ No. bankruptcy within the last 8 years? ☐ Yes. When Case number District District When Case number When District Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When Case number, if known District Debtor Relationship to you When Case number, if known District 11. Do you rent your Go to line 12. No. residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ☐ Yes.

No. Go to line 12.

bankruptcy petition.

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	Case 11-2	24034	DOC 1	Document	Page 4 of 62	+.30.14 Desc Ma	8/17/17 2:54PM	
Debt				Document	9			
Debt	tor 2 Lauren Martinez				Case num	nber (if known)		
Part	3: Report About Any Bu	ısinesses	You Own a	s a Sole Proprietor				
	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Pa	art 4.				
		☐ Yes.	Name a	nd location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of	f business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Number	r, Street, City, State & ZIP	Code			
	it to this petition.		Check tl	he appropriate box to desc	cribe your business:			
				Health Care Business (as	defined in 11 U.S.C. § 101(27A)))		
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51	B))		
				Stockbroker (as defined in	11 U.S.C. § 101(53A))			
				Commodity Broker (as def	fined in 11 U.S.C. § 101(6))			
			1 🗆	None of the above				
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the in 11 U.S.C. 1116(1)(B).					
	For a definition of small	■ No.	I am not	t filing under Chapter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filin Code.	ng under Chapter 11, but I	am NOT a small business debto	r according to the definition	in the Bankruptcy	
		☐ Yes.	I am filin	ng under Chapter 11 and I	am a small business debtor acco	ording to the definition in the	e Bankruptcy Code.	
Part	4: Report if You Own or	· Have Any	/ Hazardous	s Property or Any Prope	rty That Needs Immediate Atte	ntion		
	Do you own or have any	■ No.						
	property that poses or is alleged to pose a threat	☐ Yes.						
	of imminent and identifiable hazard to public health or safety?		What is the	e hazard?				
	Or do you own any property that needs immediate attention?			te attention is hy is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs		Where is th	he property?				

Number, Street, City, State & Zip Code

urgent repairs?

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Debtor 1 Eliseo Martinez
Debtor 2 Lauren Martinez

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

8/17/17 2:54PM

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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	tor 1 tor 2	Eliseo Martinez Lauren Martinez		Booann	ciii i age o o	Case ni	umber (if known)		
Part	t 6:	Answer These Questi	ions for Repo	rting Purposes					
	Wha	t kind of debts do	16a. Ar				e defined in 11 U.S.C.	. § 101(8) as "incurred by an	
				☐ No. Go to line 16b.					
			•	■ Yes. Go to line 17.					
				Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
				No. Go to line 16c.					
				Yes. Go to line 17.					
			16c. Sta	te the type of debts you	owe that are not consun	ner debts or bu	siness debts		
17.		ou filing under oter 7?	□ No. I a	n not filing under Chapte	er 7. Go to line 18.			_	
Do you estimate that after any exempt property is exclude administrative expe		any exempt erty is excluded and	are	paid that funds will be a				and administrative expenses	
	are p	aid that funds will							
	be available for distribution to unsecured creditors?			Yes					
18.		many Creditors do	■ 1-49		1 ,000-5,000		□ 25,001-	-50,000	
	you o	estimate that you	□ 50-99		☐ 5001-10,000		☐ 50,001-		
		□ 100-199 □ 200-999		☐ 10,001-25,00	00	☐ More th	nan100,000		
19.		much do you	□ \$0 - \$50,0	00	□ \$1,000,001 -	\$10 million	□ \$500,00	00,001 - \$1 billion	
		nate your assets to orth?	□ \$50,001 -			□ \$10,000,001 - \$50 million		,000,001 - \$10 billion	
	DO WOTHIT.	■ \$100,001 - \$500,000 □ \$500,001 - \$1 million			☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million		0,000,001 - \$50 billion nan \$50 billion		
20.		much do you	□ \$0 - \$50,0	00	□ \$1,000,001 -	\$10 million	□ \$500,00	00,001 - \$1 billion	
	estin to be	nate your liabilities ?	\$50,001 -		□ \$10,000,001 □ \$50,000,001			0,000,001 - \$10 billion 00,000,001 - \$50 billion	
				\$100,001 - \$500,000 \$500,001 - \$1 million		☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million		han \$50 billion	
Part	t 7 :	Sign Below							
For	you		I have exami	ned this petition, and I de	eclare under penalty of p	erjury that the	information provided i	s true and correct.	
				en to file under Chapter Code. I understand the				7, 11,12, or 13 of title 11, I under Chapter 7.	
				represents me and I did have obtained and read the				nelp me fill out this	
			I request relie	of in accordance with the	chapter of title 11, Unite	ed States Code	, specified in this petit	ion.	
			bankruptcy cand 3571.	·				ud in connection with a 3 U.S.C. §§ 152, 1341, 1519,	
			/s/ Eliseo Mar			/s/ Lauren Mar			
			Signature of			Signature of D			
			Executed on	August 17, 2017		Executed on	August 17, 2017		

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Eliseo Martinez Debtor 1 **Lauren Martinez** Debtor 2 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ James	A. Young	Date	August 17, 2017
Signature of	Attorney for Debtor		MM / DD / YYYY
James A.	Young		
Printed name			
James A. Firm name	Young Law		
35 Market	Street		
Elgin, IL 6	0123		
Number, Street,	City, State & ZIP Code		
Contact phone	847-793-1031	Email address	sarai@jamesyounglaw.com
6217342			
Bar number & S	tato		

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Document Page 8 of 62 Fill in this information to identify your case: Eliseo Martinez First Name Middle Name Last Name **Lauren Martinez** Middle Name Last Name (Spouse if, filing) First Name

> ☐ Check if this is an amended filing

Official Form 106Sum

United States Bankruptcy Court for the:

Debtor 1

Debtor 2

Case number (if known)

Summary of Your Assets and Liabilities and Certain Statistical Information

NORTHERN DISTRICT OF ILLINOIS

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filling amended schedules after you file

your original forms, you must fill out a new Summary and check the box at the top of this page. Part 1: Summarize Your Assets Your assets Value of what you own Schedule A/B: Property (Official Form 106A/B) 220,000.00 1a. Copy line 55, Total real estate, from Schedule A/B..... 1b. Copy line 62, Total personal property, from Schedule A/B..... 95,935.81 1c. Copy line 63, Total of all property on Schedule A/B..... 315,935.81 Part 2: Summarize Your Liabilities Your liabilities Amount you owe Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 191,668.70 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D... Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... 65.405.44 Your total liabilities 257,074.14 Part 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I) 5,203.83 Copy your combined monthly income from line 12 of Schedule I..... Schedule J: Your Expenses (Official Form 106J) 5.334.00 Copy your monthly expenses from line 22c of Schedule J..... Part 4: Answer These Questions for Administrative and Statistical Records Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Debtor 2 Lauren Martinez Case number (if known)

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

7,878.11

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	To	tal claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Debtor 1

Eliseo Martinez

	Ca	ase 17-24654 Do	_	08/17/17 ument	Entered 08/17/17 Page 10 of 62	/ 14:58:14	Desc	Main 8/17/17 2:54Pl	
Fill	in this infor	mation to identify your cas							
Deb	otor 1	Eliseo Martinez							
		First Name	Middle Name		Last Name				
	otor 2 use, if filing)	Lauren Martinez First Name	Middle Name		Last Name				
	•	ankruptcy Court for the: N	ORTHERN DISTF	RICT OF ILL IN	NOIS				
01111	ica Giaics Be	ankiuptoy Court for the.	OKTITEKI DIOTI	CIOT OF ILLI	1010				
Cas	e number _				-			Check if this is an	
								amended filing	
~ £	(: a: a l	400 A /D							
		orm 106A/B							
<u>30</u>	hedul	le A/B: Prope	rty					12/15	
nfor	mation. If mor	re space is needed, attach a s	eparate sheet to th	is form. On the	e are filing together, both are e e top of any additional pages, rn or Have an Interest In				
ο.	NOU OWN OF	have any legal or equitable in	toract in any recide	naa huildina	land or similar property?				
		, , ,	iterest in any reside	ince, building,	iand, or similar property?				
_	No. Go to Pa								
	Yes. Where	is the property?							
1.1			What	is the property	? Check all that apply				
	1165 Wille	owby Lane		Single-family h		Do not deduct se	cured claims	or exemptions. Put	
	Street address	, if available, or other description		Duplex or mult		the amount of any	int of any secured claims on Schedule Who Have Claims Secured by Proper		
				Condominium	or cooperative	Creditors willo no	ave Claillis S	ecured by Property.	
			П	Manufactured	or mobile home				
	Elgin	IL 60120	o-0000 _	Land		Current value of entire property?		urrent value of the ortion you own?	
	City	State ZIP	Code	Investment pro	pperty	\$220,00	•	\$220,000.00	
				Timeshare		Describe the nat	ture of your	ownership interest	
			□ Who i	Other	in the property? Check one	(such as fee sim a life estate), if k		by the entireties, or	
			WIIO	Debtor 1 only	in the property? Check one	Fee simple			
	Kane			Debtor 2 only					
	County			Debtor 1 and [Debtor 2 only	- Check if this	s is commu	nity property	
					the debtors and another	(see instruction		, pp,	
				information yo	ou wish to add about this item	, such as local			
			ргоре	ity identification	on number.				

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$220,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Case 17-24654

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s, trucks, tractors, sport utility ve	hicles, motorcycles		
Dodge	Who has an interest in the property? Check one	Do not deduct secured cla the amount of any secure	
Caliber	Debtor 1 only	Creditors Who Have Clair	
2011	Debtor 2 only	Current value of the	Current value of the
imate mileage: 88,000	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	☐ At least one of the debtors and another		
ondition	Check if this is community property (see instructions)	\$2,190.00	\$2,190.0
Nicean		Do not deduct secured cla	aims or exemptions. Put
	_	the amount of any secure	d claims on <i>Schedule D:</i>
	•	Creditors who have Clair	пѕ Ѕесигеа ву Ргорепу.
05.000		Current value of the	Current value of the portion you own?
	-	entire property:	portion you own:
condition	At least one of the debtors and another		
	☐ Check if this is community property	\$3,348.00	\$3,348.0
			\$5,538.00
ribe Your Personal and Household It			
ibe Your Personal and Household It		(
	terest in any of the following items?		Current value of the
or have any legal or equitable in	terest in any of the following items?	j	oortion you own?
		j	portion you own? On not deduct secured
or have any legal or equitable in d goods and furnishings : Major appliances, furniture, linens	, china, kitchenware	j	portion you own? Do not deduct secured claims or exemptions.
or have any legal or equitable in digoods and furnishings Major appliances, furniture, linens escribe Misc. Househol	d Goods eo, stereo, and digital equipment; computers, printer	i c	portion you own? On not deduct secured slaims or exemptions.
i - : :	Boats, trailers, motors, personal wa	Check if this is community property (see instructions) Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Check if this is community property (see instructions)	Cube Debtor 1 only Debtor 2 only Image: Base of the debtors and another Condition Check if this is community property (see instructions) Check if this is community property See instructions Check if this is community property See instructions Check if this is community property See instructions Check if this is community property \$2,190.00 Do not deduct secured clatter amount of any secure Creditors Who Have Clain Check if this is community property Current value of the entire property? Current value of the entire property? \$3,348.00

other collections, memorabilia, collectibles

☐ No

Entered 08/17/17 14:58:14 Desc Main Case 17-24654 Doc 1 Filed 08/17/17 Document Page 12 of 62 **Eliseo Martinez** Debtor 1 Debtor 2 **Lauren Martinez** Case number (if known) Yes. Describe..... \$315.00 Misc. Art Prints and Books 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments □ No Yes. Describe..... \$302.00 Misc. Sporting Equipment & Bicycles 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$780.00 Misc. Clothing and Apparel 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ No Yes. Describe..... \$300.00 Misc. Costume Jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2.959.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

☐ Yes.....

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

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Case 17-24654 Doc 1 Filed 08/17/17 Entered 08/17/17 14:58:14 Desc Main Page 13 of 62 Document Debtor 1 Eliseo Martinez Debtor 2 **Lauren Martinez** Case number (if known) Institution name: Yes..... **PNC Bank** \$115.37 17.1. Checking **PNC Bank** \$392.77 Savings 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: 401K **Wells Fargo Retirement Services** \$72,446.94 **Profit Sharing** \$14,483.73 **Alligator Records Profit Sharing Plan** 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

■ No
□ Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

■ No

☐ Yes. Give specific information about them...

Desc Main Case 17-24654 Doc 1 Filed 08/17/17 Entered 08/17/17 14:58:14 Page 14 of 62 Document Debtor 1 Eliseo Martinez Debtor 2 **Lauren Martinez** Case number (if known) 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim.......

35. Any financial assets you did not already list

■ No

☐ Yes. Give specific information...

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$87,438.81

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

☐ Yes. Go to line 38.

page 5

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Dalatan		cument	Page 15 of	62	0/17/17 Z.54Pr
Debtor 1 Debtor 2				Case number (if known)	
	Describe Any Farm- and Commercial Fishing-Related Pr If you own or have an interest in farmland, list it in Part 1.	operty You O	wn or Have an Interes	st In.	
^	ou own or have any legal or equitable interest in	any farm- o	r commercial fishir	ng-related property?	
■ N	lo. Go to Part 7.				
	es. Go to line 47.				
Part 7:	Describe All Property You Own or Have an Interest	in That You [Did Not List Above		
Exa ■ No	rou have other property of any kind you did not al mples: Season tickets, country club membership as. Give specific information	ready list?			
54. Ad	d the dollar value of all of your entries from Part	7. Write that	number here		\$0.00
Part 8:	List the Totals of Each Part of this Form				
55. Pa i	rt 1: Total real estate, line 2				\$220,000.00
56. Pa ı	rt 2: Total vehicles, line 5		\$5,538.00		
57. Pa ı	rt 3: Total personal and household items, line 15		\$2,959.00		
58. Pa ı	rt 4: Total financial assets, line 36		\$87,438.81		
59. Pa ı	rt 5: Total business-related property, line 45		\$0.00		
60. Pa i	rt 6: Total farm- and fishing-related property, line	52 _	\$0.00		
61. Pa i	rt 7: Total other property not listed, line 54	+_	\$0.00		
62. To t	tal personal property. Add lines 56 through 61	_	\$95,935.81	Copy personal property total	\$95,935.81

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$315,935.81

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		170601111	III PAUE 10 ULOZ		
Fill in this infor	mation to identify your	case:			
Debtor 1	Eliseo Martinez				
	First Name	Middle Name	Last Name		
Debtor 2	Lauren Martinez				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number _					
(if known)				l —	eck if this is an nended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B*: *Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2*: *Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemptions are	you claiming	? Check one only	, even if	your spouse	is filing	g with	you.
----	-----------------------------	--------------	------------------	-----------	-------------	-----------	--------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
\$220,000.00		\$30,000.00	735 ILCS 5/12-901
		100% of fair market value, up to any applicable statutory limit	
\$2,190.00		\$2,190.00	735 ILCS 5/12-1001(c)
		100% of fair market value, up to any applicable statutory limit	
\$717.00		\$717.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$545.00		\$545.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$315.00		\$315.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
	\$220,000.00 \$2,190.00 \$717.00	\$220,000.00	Check only one box for each exemption. \$220,000.00 \$30,000.00 100% of fair market value, up to any applicable statutory limit \$717.00 \$717.00 \$100% of fair market value, up to any applicable statutory limit \$717.00 \$100% of fair market value, up to any applicable statutory limit \$100% of fair market value, up to any applicable statutory limit \$100% of fair market value, up to any applicable statutory limit \$100% of fair market value, up to any applicable statutory limit \$100% of fair market value, up to any applicable statutory limit \$100% of fair market value, up to any applicable statutory limit

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	btor 1 btor 2	Eliseo Martinez Lauren Martinez			Case number (if known)	
		description of the property and line on dule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
		. Sporting Equipment & Bicycles rom Schedule A/B: 9.1	\$302.00		\$302.00	735 ILCS 5/12-1001(b)
					100% of fair market value, up to any applicable statutory limit	
		. Clothing and Apparel rom Schedule A/B: 11.1	\$780.00		\$780.00	735 ILCS 5/12-1001(a)
	LINC	ioni ouredate 745. TTT			100% of fair market value, up to any applicable statutory limit	
		. Costume Jewelry	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
	LINE	Total Scredule AVB. 12.1			100% of fair market value, up to any applicable statutory limit	
		cking: PNC Bank	\$115.37		\$115.37	735 ILCS 5/12-1001(b)
	LINC	ioni ouredate 745. TTT			100% of fair market value, up to any applicable statutory limit	
		ngs: PNC Bank rom Schedule A/B: 17.2	\$392.77	•	\$392.77	735 ILCS 5/12-1001(b)
	Line	ioni odredale 745. Tria			100% of fair market value, up to any applicable statutory limit	
	401k Serv	(: Wells Fargo Retirement	\$72,446.94		\$72,446.94	735 ILCS 5/12-1006
		rom Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit	
		it Sharing: Alligator Records it Sharing Plan	\$14,483.73		\$14,483.73	735 ILCS 5/12-1006
		rom Schedule A/B: 21.2			100% of fair market value, up to any applicable statutory limit	
3.		ou claiming a homestead exemption of ect to adjustment on 4/01/19 and every 3			led on or after the date of adjustmen	ıt.)
		No				
		Yes. Did you acquire the property covere □ No	ed by the exemption wi	ithin 1	,215 days before you filed this case?	?

Eliseo Martinez

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Page 18 of 62 Document Fill in this information to identify your case: Debtor 1 Eliseo Martinez First Name Middle Name Last Name Debtor 2 **Lauren Martinez** Middle Name Last Name (Spouse if, filing) First Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims Column B Column C Column A 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As Amount of claim Value of collateral Unsecured much as possible, list the claims in alphabetical order according to the creditor's name. Do not deduct the that supports this portion value of collateral. If any claim **PNC Bank** Describe the property that secures the claim: \$9,482.70 \$3,348.00 \$6,134.70 Creditor's Name 2013 Nissan Cube 85,000 miles **Fair Condition** As of the date you file, the claim is: Check all that PO BOX 856177 apply. Louisville, KY 40285 ☐ Contingent Number, Street, City, State & Zip Code ☐ Unliquidated ☐ Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only ☐ An agreement you made (such as mortgage or secured car loan) Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Judgment lien from a lawsuit ☐ Check if this claim relates to a **Auto Loan** Other (including a right to offset) community debt Date debt was incurred 2015 Last 4 digits of account number 4133 \$182,186.00 \$220,000,00 \$0.00 US Bank Home Mortgage Describe the property that secures the claim: Creditor's Name 1165 Willowby Lane Elgin, IL 60120 **Kane County** As of the date you file, the claim is: Check all that 4801 Frederica St apply. Owensboro, KY 42301 ☐ Contingent Number, Street, City, State & Zip Code ■ Unliquidated ☐ Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only lacksquare An agreement you made (such as mortgage or secured Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) Debtor 1 and Debtor 2 only At least one of the debtors and another ☐ Judgment lien from a lawsuit \square Check if this claim relates to a Other (including a right to offset) Mortgage community debt

Official Form 106D

Date debt was incurred

XXXX

Last 4 digits of account number

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Debtor 1	Eliseo Martinez			Case number (if know)	
•	First Name	Middle Name	Last Name	-	
Debtor 2	Lauren Martinez				
-	First Name	Middle Name	Last Name		

Add the dollar value of your entries in Column A on this page. Write that number here:	\$191,668.70
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	\$191,668.70

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Official Form 106D

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Page 20 of 62 Document Fill in this information to identify your case: Debtor 1 Eliseo Martinez Middle Name Last Name Debtor 2 **Lauren Martinez** Middle Name Last Name (Spouse if, filing) First Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? □ No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2 Total claim 4.1 **Advocate Sherman Hospital** \$35.00 Last 4 digits of account number XXXX Nonpriority Creditor's Name 1425 N Randall Road When was the debt incurred? 03/2017 **Elgin, IL 60123** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical ☐ Yes

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Debtor 1 Fliseo Martinez

Debtor 2 La	auren Martinez		Case number (if know)					
	azon	Last 4 digits of account number	xxxx	\$2,325.00				
PO	priority Creditor's Name BOX 965015	When was the debt incurred?	11/2013					
	ando, FL 32896 ber Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply					
	incurred the debt? Check one.	As of the date you me, the dam's	S. Oncox an that apply					
□D	ebtor 1 only	☐ Contingent						
□D	Debtor 2 only	☐ Unliquidated						
■ D	Debtor 1 and Debtor 2 only	☐ Disputed						
_	t least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
_	check if this claim is for a community	☐ Student loans						
debt		☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not					
■ _N	lo	Debts to pension or profit-sharing	ng plans, and other similar debts					
□ Y		Other. Specify Credit Card	<u>1</u>					
Ama	azon	Last 4 digits of account number	XXXX	\$3,553.00				
PO	priority Creditor's Name BOX 965015 ando, FL 32896	When was the debt incurred?	06/2012					
	ber Street City State Zlp Code	As of the date you file, the claim is: Check all that apply						
Who	incurred the debt? Check one.	<i>.</i>						
□D	ebtor 1 only	☐ Contingent						
□ D	ebtor 2 only	☐ Unliquidated						
■ _D	Debtor 1 and Debtor 2 only	☐ Disputed						
□ A	t least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
□с	heck if this claim is for a community	☐ Student loans						
debt Is the	e claim subject to offset?	Obligations arising out of a separeport as priority claims						
■ _N	lo	Debts to pension or profit-sharing						
☐ Y	es	Other. Specify Credit Card	ds					
	ita Health	Last 4 digits of account number	XXXX	\$1,049.2				
225	oriority Creditor's Name 89 Network Place	When was the debt incurred?	03/2016					
	cago, IL 60673 ber Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply					
Who	incurred the debt? Check one.	•	,					
□D	□ Debtor 1 only □ Contingent							
□ D	□ Debtor 2 only □ Unliquidated □ Debtor 1 and Debtor 2 only □ Disputed □ At least one of the debtors and another							
■ _D								
□ A:								
□с	heck if this claim is for a community							
debt	-	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not					
■ _N	lo	Debts to pension or profit-sharing	ng plans, and other similar debts					
□ Y	es	Other. Specify Medical						

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Amita Health Nonpriority Creditor's Name	Last 4 digits of account number XXXX	\$539.71
22589 Network Place Chicago, IL 60673	When was the debt incurred? 10/2016	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt s the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you report as priority claims	did not
No	\square Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	Other. Specify Medical	
Art Van Furniture	Last 4 digits of account number XXXX	\$367.00
Nonpriority Creditor's Name PO BOX 965036 Orlando, FL 32896	When was the debt incurred? 06/2016	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt s the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you report as priority claims	did not
No	\square Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	Other. Specify Credit Cards	
Barclays Bank Delaware Nonpriority Creditor's Name	Last 4 digits of account number XXXX	\$1,511.00
125 S. West St. Wilmington, DE 19801	When was the debt incurred? 10/2013	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	Student loans	
	☐ Obligations arising out of a separation agreement or divorce that you	did not
debt		
s the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharing plans, and other similar debts	

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D. M. J. Alice		4004	AC 11 = -					
British Airways Nonpriority Creditor's Name	Last 4 digits of account number	4221	\$6,117.2					
PO BOX 15123 Wilmington, DE 19850	When was the debt incurred?	06/2014						
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply						
Who incurred the debt? Check one.								
Debtor 1 only	☐ Contingent							
☐ Debtor 2 only	☐ Unliquidated	-						
■ Debtor 1 and Debtor 2 only	☐ Disputed							
\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:						
☐ Check if this claim is for a community	☐ Student loans							
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not						
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts						
Yes	Other. Specify Credit Card	ds						
Capital One	Last 4 digits of account number	зххх	\$2,604.00					
Nonpriority Creditor's Name PO BOX 30281 Salt Lake City, UT 84130	When was the debt incurred?	05/2016						
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply						
Who incurred the debt? Check one.								
Debtor 1 only	☐ Contingent							
☐ Debtor 2 only	☐ Unliquidated							
■ Debtor 1 and Debtor 2 only	☐ Disputed							
lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:						
☐ Check if this claim is for a community	Student loans							
debt Is the claim subject to offset?	 Obligations arising out of a separeport as priority claims 	aration agreement or divorce that you did not						
■ No	Debts to pension or profit-sharin	ng plans, and other similar debts						
☐ Yes	Other Specify Credit Card							
0. %.10		VVVV	A4 400 00					
Capital One Nonpriority Creditor's Name	Last 4 digits of account number	XXXX	\$1,482.00					
PO BOX 30281	When was the debt incurred?	10/2015						
Salt Lake City, UT 84130								
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply						
Debtor 1 only								
Debtor 2 only	☐ Contingent ☐ Unliquidated							
■ Debtor 1 and Debtor 2 only	·	☐ Disputed						
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:						
Check if this claim is for a community	☐ Student loans							
debt Is the claim subject to offset?	_	aration agreement or divorce that you did not						
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts							
□ Yes	Other Specify Credit Card	ds.						

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2 Lauren Martinez		Case number (if know)			
Care Credit	Last 4 digits of account number	XXXX	\$688.0		
Nonpriority Creditor's Name PO BOX 965036	When was the debt incurred?	05/2012			
Orlando, FL 32896 Number Street City State Zlp Code	As of the date you file, the claim i	is: Chock all that apply			
Who incurred the debt? Check one.	As of the date you me, the dam's	S. Offect all that apply			
☐ Debtor 1 only	☐ Contingent				
Debtor 2 only	☐ Unliquidated				
■ Debtor 1 and Debtor 2 only	`				
	☐ Disputed Type of NONPRIORITY unsecured	d claim:			
At least one of the debtors and another	☐ Student loans	- Oldinii			
☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not			
■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
☐ Yes	Other Specify Credit Card				
CEP America	Last 4 digits of account number	XXXX	\$35.0		
Nonpriority Creditor's Name PO BOX 582663	When was the debt incurred?	06/2015	<u>-</u>		
Modesto, CA 95358 Number Street City State Zlp Code	— As of the data was file the alaim i	in Charle all that analy			
Who incurred the debt? Check one.	is: Check all that apply				
Debtor 1 only	Пол				
Debtor 2 only	☐ Contingent				
_	☐ Unliquidated				
■ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d alaim.			
At least one of the debtors and another	Student loans	d Claim.			
Check if this claim is for a community debt		aration agreement or divorce that you did not			
Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not			
■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
Yes	Other. Specify Medical	· 			
CEP America	Last 4 digits of account number	xxxx	\$35.0		
Nonpriority Creditor's Name	_		****		
PO BOX 582663 Modesto, CA 95358	When was the debt incurred?	05/2017			
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply			
Who incurred the debt? Check one.					
Debtor 1 only	Debtor 1 only				
Debtor 2 only					
■ Debtor 1 and Debtor 2 only					
☐ At least one of the debtors and another					
☐ Check if this claim is for a community	☐ Student loans				
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
No	Debts to pension or profit-sharin	g plans, and other similar debts			
□ Yes	Other. Specify Medical				

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Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $oxed{\square}$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Cards ☐ Yes

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Nonpriority Creditor's Name
PO BOX 6497
Sioux Falls, SD 57117

Number Street City State Zlp Code
Who incurred the debt? Check one.

Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another
Check if this claim is for a community debt
Is the claim subject to offset?

No

When was the debt incurred?

10/2015

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

Debtor 1 only
Debtor 2 only
Debtor 2 only
Disputed

Type of NONPRIORITY unsecured claim:
Student loans
Debtor 3 a separation agreement or divorce that you did not report as priority claims

Debtor 4 only
Debtor 5 only
Debtor 6 only
Debtor 6 only
Debtor 7 only
Debtor 7 only
Debtor 8 only
Debtor 9 only
Debto

☐ Yes

■ Other. Specify Credit Cards

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Nonpriority Creditor's Name
PO BOX 3115
Milwaukee, WI 53201
Number Street City State ZIp Code
Who incurred the debt? Check one.

Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another
Check if this claim is for a community debt
Is the claim subject to offset?

No
Poebts of a community debt
Street City State ZIp Code
As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

Contingent
Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:
Student loans
Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify
Credit Cards

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■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Student Loans ☐ Yes

Desc Main Case 17-24654 Doc 1 Filed 08/17/17 Entered 08/17/17 14:58:14 Document Page 29 of 62 Debtor 1 Eliseo Martinez Debtor 2 Lauren Martinez Case number (if know) 4.2 **XXXX** \$1,031.00 Mohela Last 4 digits of account number 6 Nonpriority Creditor's Name 633 Spirit Dr. When was the debt incurred? 01/1997 Chesterfield, MO 63005 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Cards ☐ Yes 4.2 Mohela **XXXX** \$1,374.00 Last 4 digits of account number Nonpriority Creditor's Name 633 Spirit Dr. When was the debt incurred? 01/1998 Chesterfield, MO 63005 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Student Loans ☐ Yes 4.2 Mohela XXXX \$2,024.00 8 Last 4 digits of account number Nonpriority Creditor's Name 633 Spirit Dr. When was the debt incurred? 02/1999 Chesterfield, MO 63005 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent

Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $oxed{\square}$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Student Loans ☐ Yes

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At lanta, GA 30348

Number Street City State Zlp Code
Who incurred the debt? Check one.

Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
Debtor 1 and Debtors and another
At least one of the debtors and another
Check if this claim is for a community debt
Is the claim subject to offset?

No
Debtor 2 only
Contingent
Disputed
Type of NONPRIORITY unsecured claim:
Student loans
Debtor 3 only
Disputed
Type of NONPRIORITY unsecured claim:
Debtor 1 only
Disputed
Type of NONPRIORITY unsecured claim:
Debtor 1 only
Debts to pension or profit-sharing plans, and other similar debts
Other. Specify
Credit Cards

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Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $oxed{\square}$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Cards ☐ Yes

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	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$_
	6f.	Student loans	6f.	\$_
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$

Total Claim

0.00

0.00

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Debtor 1	Eliseo Ma	artinez	raye 3				
Debtor 2	Lauren Martinez		Case number (if know)				
	6h.	Debts to pension or profit-sharing plans, and other simil	ar debts	6h.	\$	0.00	
	6i.	Other. Add all other nonpriority unsecured claims. Write that here.	amount	6i.	\$	65,405.44	
	6j.	Total Nonpriority. Add lines 6f through 6i.		6j.	\$	65,405.44	

Official Form 106 E/F

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		1700.111116	:III Paue 54 01 07	
Fill in this infor	mation to identify your	case:		
Debtor 1	Eliseo Martinez			
	First Name	Middle Name	Last Name	
Debtor 2	Lauren Martinez			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code				State what the contract or lease is for			
2.1								
	Name							
	Number	Street						
	City		State	ZIP Code	_			
2.2					_			
	Name							
	Number	Street						
	City		State	ZIP Code	<u> </u>			
2.3	City		Otate	Zii Code				
2.0	Name				_			
	Number	Street						
	City		State	ZIP Code	_			
2.4								
	Name				_			
	Number	Street			<u> </u>			
	City		State	ZIP Code	<u> </u>			
2.5	Oity		Otate	ZII Code				
0	Name				_			
	Number	Street			_			
	City		State	ZIP Code	_			

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	Case 17-24034 L	Documer Documer		62 f 62	Desci	8/17/17 2:54PN
Fill in this	s information to identify your					
Debtor 1	Eliseo Martinez					
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, fili	Lauren Martinez	Middle Name	Last Name			
	ates Bankruptcy Court for the:	NORTHERN DISTRICT (
	, ,		<u> </u>			
Case num (if known)	ber				☐ Chec	k if this is an
					_	nded filing
Officia	l Form 106H					
	dule H: Your Cod	ebtors				12/15
501100	dale III. Todi God	CDIOIS				12/13
our name	and number the entries in the e and case number (if known)	Answer every question.	•		any Addition	nal Pages, write
1. DO	you have any codebtors? (If y	ou are filing a joint case, o	o not list either spouse a	as a codeptor.		
■ No □ Yes						
	thin the last 8 years, have you na, California, Idaho, Louisiana,				ates and territ	tories include
■ No	. Go to line 3.					
	s. Did your spouse, former spou	se, or legal equivalent live	with you at the time?			
in line Form	lumn 1, list all of your codebt e 2 again as a codebtor only i 106D), Schedule E/F (Official olumn 2.	that person is a guarante	or or cosigner. Make s	ure you have listed the c	reditor on So	chedule D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The creditor Check all schedules the		ou owe the debt
3.1				☐ Schedule D, line		
	Name			☐ Schedule E/F, line		_
				☐ Schedule G, line		
-	Number Street City	State	ZIP Code	-		
3.2				☐ Schedule D, line		
	Name			☐ Schedule E/F, line		_
				☐ Schedule G, line		
	Number Street			-		

State

City

ZIP Code

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Fill	in this information to	identify your c	ase:					
Deb	otor 1	Eliseo Marti	nez					
Debtor 2 Lauren Martinez (Spouse, if filing)								
Unit	ted States Bankrupt	cy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS				
Case number				-	Che	ck if this is:		
(If kn	own)				0 /	☐ An amended filing		
						A supplement showing postpetition chapter 13 income as of the following date:		
<u>O</u> 1	fficial Form	<u> 1061</u>			Ī	MM / DD/ YYYY		
Sc	chedule I: `	Your Inc	ome			12 <i>/</i> ·	1	
sup _l	olying correct inforuse. If you are sepa ch a separate shee	rmation. If you arated and you	are married and not fili Ir spouse is not filing w	ng jointly, and your spouse is lith you, do not include informa	iving with	otor 2), both are equally responsible for n you, include information about your nt your spouse. If more space is needed, umber (if known). Answer every question		
Fill in your empire information.		oyment		Debtor 1		Debtor 2 or non-filing spouse		
attach a separate		have more than one job, a separate page with ation about additional	Employment status	■ Employed		■ Employed		
			Employment status	☐ Not employed		☐ Not employed		
	employers.		Occupation	International Sales		Acct. Co-Ordinator		
Include part-time, seasonal, or self-employed work.		Employer's name	Alligator Records		Fort Dearborn			

Part 2: Give Details About Monthly Income

Occupation may include student

or homemaker, if it applies.

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filling spouse unless you are separated.

1441 W. Devon

Chicago, IL 60660

11 Years

1530 Moose Ave

Elk Grove Village, IL 60007

12 Years

Employer's address

How long employed there?

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary, and commissions (before all payroll 4,597.54 3,280.57 2. deductions). If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. 0.00 +\$ 0.00 Calculate gross Income. Add line 2 + line 3. 4. 3,280.57 4,597.54

Official Form 106I Schedule I: Your Income page 1

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Eliseo Martinez Debtor 1 **Lauren Martinez** Debtor 2 Case number (if known) For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here 3.280.57 4,597.54 List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 5a. 600.31 1,065.30 5b. Mandatory contributions for retirement plans 5b. \$ 0.00 248.64 5c. Voluntary contributions for retirement plans 5c. \$ 0.00 \$ 0.00 5d. Required repayments of retirement fund loans 5d. 0.00 0.00 5e. Insurance 5e. 0.00 296.36 5f. **Domestic support obligations** 5f. 0.00 0.00 5q. **Union dues** 5q. 0.00 \$ 0.00 Other deductions. Specify: NU LN 5h.+ 0.00 463.67 Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 600.31 2,073.97 Calculate total monthly take-home pay. Subtract line 6 from line 4. 7 \$ \$ 7 2,680.26 2,523.57 List all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$ 0.00 0.00 8h. Interest and dividends 8h. \$ 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent 8c. regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c 0.00 0.00 8d. **Unemployment compensation** 8d. 0.00 0.00 **Social Security** 8e. 8e. 0.00 0.00 Other government assistance that you regularly receive 8f. Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. \$ Specify: 0.00 0.00 8g. Pension or retirement income 8g. \$ \$ 0.00 0.00 8h.+ Other monthly income. Specify: \$ \$ 8h. 0.00 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. 0.00 0.00 2,523.57 10. Calculate monthly income. Add line 7 + line 9. 10. \$ 2,680.26 \$ \$ 5,203.83 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 0.00 11. +\$ 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 5,203.83 12. \$ applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

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Fill	in this informa	ation to identify yo	our case:					
Deb	otor 1	Eliseo Martin	nez			Ch	eck if this is:	
	otor 2 ouse, if filing)	Lauren Mart	inez				An amended filing A supplement show 13 expenses as of	wing postpetition chapter the following date:
` .		ruptcy Court for the	: NORTH	HERN DISTRICT OF ILLING	OIS		MM / DD / YYYY	
	se number	.,.,						
	nown)							
0	fficial Fo	rm 106J						
S	chedule	J: Your	Exper	nses				12/1
info	ormation. If m		eded, atta	. If two married people ar ich another sheet to this t n.				
Par 1.	t 1: Desc	ribe Your House nt case?	hold					
•	□ No. Go to							
	■ Yes. Doe	es Debtor 2 live	in a separ	ate household?				
	■ N	lo						
	ΠY	es. Debtor 2 mus	st file Offici	al Form 106J-2, Expenses	for Separate House	ehold of De	ebtor 2.	
2.	Do you hav	e dependents?	□ No					
	Do not list D Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents				Son		10 Months	Yes
					Daughter		5	□ No ■ Yes
								□ No
								☐ Yes
								□ No □ Yes
3.	expenses of	penses include If people other t d your depende	han $_{oldsymbol{\sqcap}}$	No Yes				☐ Yes
		nate Your Ongoi						
exp	timate your ex penses as of a plicable date.	a date after the l	our bankr bankrupto	uptcy filing date unless y y is filed. If this is a supp	ou are using this following the following th	orm as a s J, check	supplement in a Cha the box at the top o	apter 13 case to report of the form and fill in the
the		h assistance an		government assistance if cluded it on <i>Schedule I: Y</i>			Your exp	enses
4.		or home owners		ses for your residence. In or lot.	nclude first mortgage	e 4.	\$	1,705.36
	If not include	ded in line 4:						
		estate taxes				4a.	\$	0.00
		erty, homeowner's				4b.	·	0.00
		e maintenance, re eowner's associat		upkeep expenses dominium dues		4c. 4d.	·	200.00 0.00

5. \$

0.00

Debtor 1 Debtor 2	Eliseo Martinez Lauren Martinez	Case num	ber (if known)	
6. Util	ities:			
6a.	Electricity, heat, natural gas	6a.	\$	235.00
6b.	Water, sewer, garbage collection	6b.	\$	85.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	415.00
6d.	Other. Specify:	6d.	\$	0.00
7. Fo c	d and housekeeping supplies	7.	\$	615.00
8. Chi	Idcare and children's education costs	8.	\$	450.00
9. Clo	thing, laundry, and dry cleaning	9.	\$	80.00
10. Per	sonal care products and services	10.	\$	100.00
11. Me d	dical and dental expenses	11.	\$	65.00
	nsportation. Include gas, maintenance, bus or train fare. not include car payments.	12.	\$	600.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	50.00
	ritable contributions and religious donations	14.	· -	75.00
15. Ins i	•			75.00
-	not include insurance deducted from your pay or included in lines 4 or 20.			
	. Life insurance	15a.	\$	0.00
15b	. Health insurance	15b.	\$	0.00
15c	. Vehicle insurance	15c.	\$	237.00
15d	. Other insurance. Specify:	15d.	\$	0.00
16. Tax	es. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Cify:	16.	\$	0.00
	allment or lease payments: Car payments for Vehicle 1	17a.	\$	221.64
	Car payments for Vehicle 2	17b.	\$	0.00
	Other. Specify:	176. 17c.	\$	0.00
	Other. Specify:	17d. 17d.	*	0.00
	ir payments of alimony, maintenance, and support that you did not report as		Ψ	0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	er payments you make to support others who do not live with you.		\$	0.00
	cify:	19.		
20. Oth	er real property expenses not included in lines 4 or 5 of this form or on Sche	edule I: Yo	our Income.	
20a	. Mortgages on other property	20a.	\$	0.00
20b	. Real estate taxes	20b.	\$	0.00
20c	. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d	. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e	. Homeowner's association or condominium dues	20e.	\$	0.00
21. Oth	er: Specify: Diapers	21.	+\$	200.00
00 0-1				
	culate your monthly expenses		Φ.	5 00 4 00
	. Add lines 4 through 21.		\$	5,334.00
	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c	. Add line 22a and 22b. The result is your monthly expenses.		\$	5,334.00
23. Cal	culate your monthly net income.			
23a	. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	5,203.83
23b	. Copy your monthly expenses from line 22c above.	23b.	-\$	5,334.00
23c	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	-130.17
For	you expect an increase or decrease in your expenses within the year after your expenses within the year after your example, do you expect to finish paying for your car loan within the year or do you expect your iffication to the terms of your mortgage?			or decrease because of a

No.	
☐ Yes.	Explain here:

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Debtor 1	Eliseo Martinez			
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if, filing)	Lauren Martinez First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTR	CICT OF ILLINOIS	
0				
Case number (if known)				☐ Check if this is an amended filing
Official For	m 106Dec			
Declara	tion About a	an Individu	al Debtor's Sched	ules 12/15
btaining mone		n connection with a k		rmation. a false statement, concealing property, or up to \$250,000, or imprisonment for up to 20
btaining mone ears, or both. 1	y or property by fraud in	n connection with a k		a false statement, concealing property, or
btaining mone ears, or both. 1	ey or property by fraud in 18 U.S.C. §§ 152, 1341, 1 gn Below	n connection with a k		a false statement, concealing property, or up to \$250,000, or imprisonment for up to 20
btaining mone ears, or both. 1	ey or property by fraud in 18 U.S.C. §§ 152, 1341, 1 gn Below	n connection with a k	pankruptcy case can result in fines u	a false statement, concealing property, or up to \$250,000, or imprisonment for up to 20
btaining mone ears, or both. 1 Sig Did you pa	ey or property by fraud in 18 U.S.C. §§ 152, 1341, 1 gn Below	n connection with a k	pankruptcy case can result in fines u	a false statement, concealing property, or up to \$250,000, or imprisonment for up to 20 cy forms? Attach Bankruptcy Petition Preparer's Notice,
Did you pa	ey or property by fraud in 18 U.S.C. §§ 152, 1341, 1 gn Below ay or agree to pay some	n connection with a k	pankruptcy case can result in fines u	a false statement, concealing property, or up to \$250,000, or imprisonment for up to 20 cy forms? Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
btaining mone ears, or both. 1 Sig Did you pa No Yes. Under penathat they are	ey or property by fraud in 18 U.S.C. §§ 152, 1341, 1 gn Below ay or agree to pay some Name of person alty of perjury, I declare	n connection with a k	nankruptcy case can result in fines u	a false statement, concealing property, or up to \$250,000, or imprisonment for up to 20 cy forms? Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) his declaration and
btaining mone ears, or both. 1 Sig Did you pa No Yes. Under penathat they an	ey or property by fraud in 18 U.S.C. §§ 152, 1341, 1 gn Below ay or agree to pay some Name of person alty of perjury, I declare re true and correct.	n connection with a k	eankruptcy case can result in fines until the substantial state of the	a false statement, concealing property, or up to \$250,000, or imprisonment for up to 20 cy forms? Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) his declaration and
Did you pa Did you pa No Ves. Under penathat they an X /s/ Eliseo	ey or property by fraud in 18 U.S.C. §§ 152, 1341, 1 gn Below Bay or agree to pay some Name of person Balty of perjury, I declare re true and correct. Seo Martinez	n connection with a k	eankruptcy case can result in fines until the substitution of the	a false statement, concealing property, or up to \$250,000, or imprisonment for up to 20 cy forms? Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) his declaration and

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Fill	in this infor	mation to identify you	r case:			
De	btor 1	Eliseo Martinez First Name	Middle Name	Last Name		
De	btor 2	Lauren Martinez				
(Sp	ouse if, filing)	First Name	Middle Name	Last Name		
Un	ited States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	se number _				_	Check if this is an mended filing
St Be a	as complete a	of Financial and accurate as possinore space is needed,	ble. If two married people attach a separate sheet to		sankruptcy equally responsible for sup y additional pages, write you	
	<u> </u>	n). Answer every que		Lived Refere		
1.		r current marital statu	rital Status and Where You	a Lived Before		
١.	Wilat is you	r current mantai statt	15 :			
	■ Married Not ma					
2.	During the l	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No	at all af the all a second	in the best of the Board	at the barbara and a second transfer		
			ived in the last 3 years. Do n	ot include where you live nov		
	Debtor 1 P	rior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	ldress:	Dates Debtor 2 lived there
3. stat					ity property state or territory ico, Texas, Washington and W	
	■ No □ Yes. Ma	ake sure vou fill out <i>Scl</i>	nedule H: Your Codebtors (C	official Form 106H).		
Ра		in the Sources of You	`	,		
4.	Fill in the tot	al amount of income yo	u received from all jobs and	ng a business during this yeall businesses, including parter together, list it only once un		ndar years?
	□ No					
	_	I in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year untiled for bankruptcy:	■ Wages, commissions, bonuses, tips	\$0.00	■ Wages, commissions, bonuses, tips	\$31,212.13

Official Form 107

☐ Operating a business

☐ Operating a business

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Page 42 of 62 Document **Eliseo Martinez** Debtor 1 Debtor 2 **Lauren Martinez** Case number (if known) **Debtor 1** Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$75,170.00 \$0.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business \$73,428.00 \$0.00 ☐ Wages, commissions, Wages, commissions. bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 2 Debtor 1 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. □ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. **Creditor's Name and Address** Dates of payment **Total amount** Amount you Was this payment for ...

still owe

paid

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Desc Main Case 17-24654 Page 43 of 62 Document Debtor 1 Eliseo Martinez Debtor 2 Lauren Martinez Case number (if known) Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. **Insider's Name and Address** Total amount Reason for this payment Dates of payment Amount you still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment still owe Include creditor's name paid Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο ☐ Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No ☐ Yes Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and

Describe the gifts

Dates you gave the gifts

Value

Address:

Official Form 107

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Page 44 of 62 Document Debtor 1 Eliseo Martinez Debtor 2 Lauren Martinez Case number (if known 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You \$1300 - Attorney Fees 06/29/17 James Young Law \$1,635.00 85 Market Street \$335 - Filing Fees Elgin, IL 60123 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. Date payment Amount of **Person Who Was Paid** Description and value of any property Address transferred or transfer was payment made Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was

Address

Person's relationship to you

property transferred

made

payments received or debts

paid in exchange

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Debtor 1 Eliseo Martinez
Debtor 2 Lauren Martinez

Case number (if known)

19.	Within 10 years before you filed for bankru beneficiary? (These are often called asset-p		ny property to a sel	f-settled trust or similar device	of which you are a
	■ No □ Yes. Fill in the details.				
	Name of trust	Description and v	value of the propert	ty transferred	Date Transfer was made
					maue
Par	List of Certain Financial Accounts, In	nstruments, Safe Deposi	t Boxes, and Stora	ge Units	
20.	Within 1 year before you filed for bankrupt sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, ass	or other financial accou	nts; certificates of		
	■ No				
	Yes. Fill in the details.				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	or Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 cash, or other valuables?	year before you filed for	r bankruptcy, any s	afe deposit box or other depos	sitory for securities,
	■ No				
	Yes. Fill in the details.				
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)		Who else had access to it? Address (Number, Street, City, State and ZIP Code)		Do you still have it?
22.	Have you stored property in a storage unit	or place other than you	r home within 1 yea	ır before you filed for bankrupt	cy?
	No				
	Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or l to it? Address (Number, S State and ZIP Code)		scribe the contents	Do you still have it?
Par	9: Identify Property You Hold or Control	ol for Someone Else			
23.	Do you hold or control any property that s for someone.	omeone else owns? Incl	ude any property y	ou borrowed from, are storing	for, or hold in trust
	■ No □ Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		scribe the property	Value
Par	10: Give Details About Environmental In	formation			
For t	he purpose of Part 10, the following defini	tions apply:			
	Environmental law means any federal, stat	te, or local statute or reg	ulation concerning	pollution, contamination, relea	ases of hazardous or

Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.

toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

regulations controlling the cleanup of these substances, wastes, or material.

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Document P

Eliseo Martinez

Debtor 1 Debtor 2 Page 46 of 62

8/17/17 2·54PM

Lauren Martinez Case number (if known) 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 25. Have you notified any governmental unit of any release of hazardous material? No Yes. Fill in the details. Date of notice Name of site Governmental unit Environmental law, if you Address (Number, Street, City, State and Address (Number, Street, City, State and ZIP Code) know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. **Case Title** Court or agency Nature of the case Status of the **Case Number** Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Employer Identification number Business Name** Describe the nature of the business **Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued**

Address

(Number, Street, City, State and ZIP Code)

Desc Main Case 17-24654 Doc 1 Filed 08/17/17 Entered 08/17/17 14:58:14 Document Page 47 of 62 Eliseo Martinez Debtor 1 Debtor 2 Lauren Martinez Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Eliseo Martinez /s/ Lauren Martinez Eliseo Martinez **Lauren Martinez** Signature of Debtor 1 Signature of Debtor 2 Date August 17, 2017 August 17, 2017 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

☐ Yes

■ No

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	_	3	
Fill in this infor	mation to identify your case:		
Debtor 1	Eliseo Martinez		
	First Name Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	Lauren Martinez First Name Middle Name	Last Name	
		STRICT OF ILLINOIS	
Cana awahan			
Case number (if known)			☐ Check if this is an amended filing
		viduals Filing Under Chapte	r 7 12/15
	e claims secured by your property, or		
You must file th which on the	ever is earlier, unless the court extends t form	er you file your bankruptcy petition or by the date set the time for cause. You must also send copies to the	creditors and lessors you list
	eople are filing together in a joint case, b nd date the form.	oth are equally responsible for supplying correct in	ormation. Both debtors must
	and accurate as possible. If more space vour name and case number (if known).	is needed, attach a separate sheet to this form. On t	he top of any additional pages,
Part 1: List Y	our Creditors Who Have Secured Claims	:	
•		D: Creditors Who Have Claims Secured by Property	(Official Form 106D), fill in the
information b Identify the cr	elow. reditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Ougalitania P	ONO David		
Creditor's F name:	PNC Bank	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description of	f 2013 Nissan Cube 85,000 miles	Retain the property and enter into a Reaffirmation Agreement.	■ Yes
property securing debt	Fair Condition	☐ Retain the property and [explain]:	-
	JS Bank Home Mortgage	☐ Surrender the property.	□ No
name: Description of	f 1165 Willowby Lane Elgin, IL	☐ Retain the property and redeem it. ■ Retain the property and enter into a Postfirmation Agreement.	■ Yes

Part 2: List Your Unexpired Personal Property Leases

60120 Kane County

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Reaffirmation Agreement.

☐ Retain the property and [explain]:

Describe your unexpired personal property leases

Will the lease be assumed?

property

securing debt:

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Debtor 1 Debtor 2	Eliseo Martinez Lauren Martinez	Case number (if known)
Lessor's r	name: on of leased	□ No
Property:		☐ Yes
Lessor's r	name: on of leased	□ No
Property:	on on leased	□ Yes
Lessor's r	name: on of leased	□ No
Property:		☐ Yes
Lessor's r	name: on of leased	□ No
Property:		☐ Yes
Lessor's r	name: on of leased	□ No
Property:	on on leased	☐ Yes
Lessor's r	name: on of leased	□ No
Property:	on on leased	☐ Yes
Lessor's r	name: on of leased	□ No
Property:	on on leased	☐ Yes
Part 3:	Sign Below	
Under per property t	nalty of perjury, I declare that I have indicat hat is subject to an unexpired lease.	ed my intention about any property of my estate that secures a debt and any personal
	Eliseo Martinez	X /s/ Lauren Martinez
_	eo Martinez ature of Debtor 1	Lauren Martinez Signature of Debtor 2
Date		Date August 17, 2017

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-24654 Doc 1 Filed 08/17/17 Entered 08/17/17 14:58:14 Desc Main Document Page 54 of 62

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In r	Eliseo Martinez Lauren Martinez		Case No.		
111 1	Lauren wartmez	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR D	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	b), I certify that I am the attor g of the petition in bankruptcy	ney for the above na	med debtor(s) and that to me, for services rend	ered or to
	For legal services, I have agreed to accept		\$	1,300.00	
	Prior to the filing of this statement I have received		\$	1,300.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compe	ensation with any other person	unless they are men	abers and associates of m	ıy law firm.
	☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name				firm. A
5.	In return for the above-disclosed fee, I have agreed to rea	nder legal service for all aspec	ets of the bankruptcy	case, including:	
	 a. Analysis of the debtor's financial situation, and render b. Preparation and filing of any petition, schedules, state c. Representation of the debtor at the meeting of credito d. [Other provisions as needed] Negotiations with secured creditors to regreaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on hour 	ement of affairs and plan which rs and confirmation hearing, a educe to market value; ex ns as needed; preparation	h may be required; and any adjourned he	arings thereof;	ng of
5.	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any dis any other adversary proceeding.			es, relief from stay a	ctions or
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any bankruptcy proceeding.	agreement or arrangement fo	r payment to me for	representation of the deb	tor(s) in
	August 17, 2017 Date	James A. Young James A. Young Signature of Attorn James A. Young 85 Market Street Elgin, IL 60123 847-793-1031 sarai@jamesyou Name of law firm	6217342 ey Law		_

ENGAGEMENT FOR LEGAL SERVICES - CHAPTER 7 BANKRUPTCY

This Engagement for Legal Services, hereafter referred to as "Agreement", is hereby entered into by and between the law firm of James A. Young, herein after referred to collectively as "Counsel", and Client in connection with Counsel's representation of Client in a Chapter 7 Bankruptcy. Pursuant to this Agreement, Counsel and Client agree to as follows:

- 1. Retainer for Legal Services. The minimum amount that will be charged for this engagement will be \$ ["Retainer"). The retainer paid by Client is considered an advance payment retainer, which means that once paid, the retainer becomes property of Counsel and will not be deposited into a client trust account, but rather into Counsel's general account. Client agrees and understands that the Advance Payment Retainer is non-refundable once paid due to Counsel's inability to accept other engagements which might conflict with our representation of you. Client has the right to request that the retainer be held in a client trust account as a security retainer allowing Counsel to bill at Counsel's hourly rate of \$275.00 per hour against said retainer. However if such retainer is requested, Counsel must decline the engagement for practical reasons including the potential accessibility of the security retainer by Client's creditors and increased staff and bookkeeping time required to properly administer a security retainer. This retainer does not cover representation of Client in any Adversary Proceedings that may be filed against Client by any creditors or the Bankruptcy Trustee. A separate Retainer will be required.
- 2. Additional Costs and Expenses. In addition to the retainer described above, Client is responsible for the court filing fee in the amount of \$335.00. The retainer described above does not cover the court filing fee and additional costs and expenses relating to the representation of Client by Counsel. Client agrees that he or she is responsible for any and all additional costs and expenses, which may include expenses for postage, photocopies, other professional fees, expert witness fees, credit counseling fees, credit report fees, etc. In the event that Counsel advances any amount towards payments of any additional costs and expenses, Client agrees to reimburse Counsel for said costs and expenses within fifteen (15) days from the date notified by Counsel of said advancement of costs and expenses.
- 3. Payment of Retainer and Court Filing Fee. Client understands that the Chapter 7 Bankruptcy Case will not be filed with the U.S. Bankruptcy Court until such time that the Retainer and Court Filing Fee are paid in full.
- 4. Additional Fees. This retainer does not cover any legal fees for legal services beyond the preparation of the bankruptcy petition and schedules and attendance of the First Meeting of Creditors. In the event that Counsel is required to appear at any continued First Meeting of Creditors or is required to appear in court to defend against or present any motions on Client's behalf, Client understands that Counsel reserves the right to bill Client for the additional time expended at his hourly rate of \$275.00 per hour. Client agrees to pay Counsel for said additional time expended within fifteen (15) days from the date notified by Counsel of said additional time expended.
- 5. <u>Clients Obligations.</u> The Client's obligations are as follows:
 - a. To promptly pay all legal fees, charges and the court filing fee.
 - b. To provide Counsel with all requested documents, bills, statements, payment advices, bank records, tax returns, tax bills, appraisals, retirement and savings accounts, income information and to sign any and all necessary forms to allow Counsel to secure such documentation.
 - To provide accurately and honestly for all of the information necessary to prepare and file the Chapter
 Bankruptcy case and other motions or proceedings arising during the course of the case.
 - d. To timely respond to all letters, emails and telephone calls from Counsel or any member of his staff.
 - e. To keep Counsel advised at all times of the Client's mailing and physical addresses, telephone numbers and email addresses.
 - f. To appear at the first meeting of creditors (341 Meeting) and at any other court hearings or meetings as may be required by the Court or any other party.
 - g. To keep all scheduled office appointments with Counsel and to notify Counsel in advance of any problems with the timing and scheduling of such appointments
 - h. To contact Counsel by telephone with the understanding that Counsel is only able to return calls between the hours of 9:00 a.m. and 5:00 p.m. If Counsel is available when the call is received, then the call will be taken at that time. However, if you have to leave a message for Counsel then you must provide a number that you can be reached at during the designated times. Counsel or Legal Assistant

- will make every effort to return all such telephone calls within 24 hours, excluding weekends and holidays.
- i. To provide any information requested of the Client by the Chapter 7 Trustee, the Bankruptcy Administrator or any other party in the case, unless the Court rules that the Client is not required to provide such information.
- j. To respond as soon as possible to any requests made by the Counsel to get copies of income tax returns from the respective taxing agencies for a period of two (2) years prior to the filing of your bankruptcy case.
- k. To sign a tax authorization form to authorize Counsel to get copies of income tax returns from the respective taxing agencies for a period of two (2) years prior to the filing of your bankruptcy case.
- 1. To provide current bank account information to include monthly statements as requested and online account balances as of the date of the signing of your bankruptcy petition packet.
- 6. Attorney Withdrawal from a Chapter7 case, Adversary Proceeding or Contested Matter. Pursuant to the Local Rules of the Bankruptcy Court, Counsel shall remain the responsible attorney of record for the Client in all matters in the case until the case is closed, dismissed or the discharge is entered or until the Attorney is relieved from such representation by order of the Court. The parties agree that just reasons for Counsel to withdraw from the representation of the Client, include but are not limited to the following:
 - a. The failure of the Client to provide complete, truthful and accurate information to Counsel.
 - b. The failure of the Client to comply with the Client's obligations as provided for in this Agreement and in the Local Rules.
 - c. The failure of the Client to comply with any of the obligations imposed on the Client by the Bankruptcy Code and Bankruptcy Rules.
 - d. The failure or refusal of the Client to comply with the Client's obligations to provide any supplemental information to the Court or to the Chapter 7 Trustee or to correct any incorrect or incomplete information previously provided to the Court or to the Trustee.
 - e. The failure of the Client to pay for all legal fees and costs.
 - f. If the Client are husband and wife, then any separation, serious domestic dispute or divorce of the parties.
 - g. Any irreconcilable conflict between Counsel and Client with respect to the case.
- 7. Non-Dischargeability of Certain Debts. I have been advised that some debts are **NOT** discharged by a Chapter 7 Bankruptcy. I understand that some of the debts that are not dischargeable are
 - 1. Certain Tax debts and other debts or fines owed to governmental units, including parking tickets.
 - 2. Debts incurred by fraudulent means, including but not limited to, recent cash advances or other recent usage.
 - Accidents while driving under the influence of drugs and/or alcohol.
 - 4. Alimony and Child Support.
 - 5. Judgement liens and liens on property.
 - 6. Intentional torts.
 - 7. Credit card charges used to pay State or Federal Taxes.
 - 8. Student Loans owed to the government and non-governmental agencies, and
 - 9. Home Owners' or Condominium Association Dues.
- 8. Scope of Services. Client understands that Counsel has been hired to represent Client in his/her/their bankruptcy case only. Bankruptcy provides relief from debt, and as such Client understands that Counsel HAS NOT been hired to negotiate settlement agreements with Client's creditors or to repair Client's credit. Client agrees to be responsible for insuring the accuracy of his/her/their own credit report/history.
- 9. Representations. Every effort will be made to handle your case promptly and efficiently according to the highest legal and ethical standards. There have been no representations or guarantees made by Counsel regarding the outcome of the matter. Any discussion in this regard, past or present, are limited only to estimates based upon Counsel's experience and judgement, but in no event should be considered as a representation, promise or guarantee as to the result which might be obtainable.
- 10. Severability. If any clause, phrase, provision or portion of this Agreement or the application thereof to any person or circumstance shall be invalid or unenforceable under applicable law, such invalidity or unenforceability shall not

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affect, impair or render invalid or unenforceable the remainder of this Agreement nor any other clause, phrase, provision or portion hereof.

11. Law Governing and Jurisdiction. This Agreement shall be interpreted in accordance with the laws of the State of Illinois and the parties irrevocably consent to the exclusive jurisdiction and venue of the Circuit Court of Kane County, Illinois located in Geneva, Illinois in connection with any action or proceeding arising out of or relating to this Agreement.

Client has been informed and fully understands the following restrictions regarding receiving a discharge in another bankruptcy once Client receives a discharge in this bankruptcy:

- a. A Chapter 7 Client may not be granted a discharge if a discharge was received under Chapter 7 in a case filed within eight (8) years of the filing of a Chapter 7 petition. (Eight years between Chapter 7 discharges).
- b. A Chapter 13 Client may not be granted a discharge if he/she/they received a discharge in a previous Chapter 7, 11 or 12 filed within four (4) years of the filing of a Chapter 13. (Four years between Chapter 7 and then a Chapter 13 discharge.)

Client Date

Client Date

Date

James A. Young Law, LLC. 85 Market Street Elgin, IL 60123 (847) 608-9526

8/17/17 2:54PM

United States Bankruptcy Court Northern District of Illinois

In mo	Eliseo Martinez		Case No.	
In re	Lauren Martinez	Debtor(s)	Chapter	7
	VI	ERIFICATION OF CREDITOR M	ATRIX	
		Number of	Number of Creditors:	
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credit	ors is true and	correct to the best of my
Date:	August 17, 2017	/s/ Eliseo Martinez		
		Eliseo Martinez		
		Signature of Debtor		
Date:	August 17, 2017	/s/ Lauren Martinez		
		Lauren Martinez		
		Signature of Debtor	Signature of Debtor	

Advocate Sherman Hospital 1425 N Randall Road Elgin, IL 60123

Amazon PO BOX 965015 Orlando, FL 32896

Amazon PO BOX 965015 Orlando, FL 32896

Amita Health 22589 Network Place Chicago, IL 60673

Amita Health 22589 Network Place Chicago, IL 60673

Art Van Furniture PO BOX 965036 Orlando, FL 32896

Barclays Bank Delaware 125 S. West St. Wilmington, DE 19801

British Airways PO BOX 15123 Wilmington, DE 19850

Capital One PO BOX 30281 Salt Lake City, UT 84130

Capital One PO BOX 30281 Salt Lake City, UT 84130

Care Credit PO BOX 965036 Orlando, FL 32896 CEP America PO BOX 582663 Modesto, CA 95358

CEP America PO BOX 582663 Modesto, CA 95358

Chase PO BOX 15298 Wilmington, DE 19850

Chase PO BOX 15298 Wilmington, DE 19850

Chase PO BOX 15298 Wilmington, DE 19850

Citicards PO BOX 6497 Sioux Falls, SD 57117

Elgin Pediatric Therapy Inc 1015 Summit St Elgin, IL 60120

GoodYear PO BOX 6497 Sioux Falls, SD 57117

Ishwar Patel MD c/o RMP 2250 E. Devon Ave. Suite 352 Des Plaines, IL 60018

JC Penney PO BOX 965007 Orlando, FL 32896

Kohls PO BOX 3115 Milwaukee, WI 53201 Midwest Center for Womens c/o Transworld Systems Inc. 500 Virginia Dr. Suite 514 Fort Washington, PA 19034

MinuteClinic PO BOX 14000 Belfast, ME 04915

Mohela 633 Spirit Dr. Chesterfield, MO 63005

National Tire & Battery PO BOX 6497 Sioux Falls, SD 57117

OBGH Illinois SC PO BOX 17187 Greenville, SC 29606

Pay Pal Credit PO BOX 105658 Atlanta, GA 30348

PNC Bank
PO BOX 856177
Louisville, KY 40285

PNC Bank PO BOX 3180 Pittsburgh, PA 15230 Quest Diagnostics PO BOX 740397 Cincinnati, OH 45274

Target PO BOX 673 Minneapolis, MN 55440

Target 3901 West 53rd Street Sioux Falls, SD 57106

US Bank Home Mortgage 4801 Frederica St Owensboro, KY 42301

Walmart PO BOX 956024 Orlando, FL 32896